

United States Bankruptcy Court
Northern District of Mississippi

In re **James Bailey,
Gwendolyn J Bailey**

Debtors

Case No. **14-13318**

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	232,475.00		
B - Personal Property	Yes	5	136,092.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	4		263,212.45	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		109,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		233,473.19	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			8,212.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,662.00
Total Number of Sheets of ALL Schedules		27			
Total Assets			368,567.00		
Total Liabilities				606,185.64	

United States Bankruptcy Court
Northern District of Mississippi

In re **James Bailey,
Gwendolyn J Bailey**

Debtors

Case No. **14-13318**

Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 12)	
Average Expenses (from Schedule J, Line 22)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
2641 Garden Gate Dr., Hernando, MS	Fee Simple	H	230,000.00	205,000.00
one parcel of heir property with older mobile home located in West Helena, Arkansas which has never been probated and the remaining half is owned by 10 siblings	11/20th interest	H	2,475.00	0.00

Sub-Total > **232,475.00** (Total of this page)

Total > **232,475.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **James Bailey,
Gwendolyn J Bailey**Case No. **14-13318**

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand	J	50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		BanCorp South Checking Account	W	287.00
		First Tennessee Business Checking Account	H	587.00
		Sycamore Bank - Checking Account	W	2,845.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		deposit of \$150.00 (est) with Entergy which stands against outstanding balance	J	0.00
		deposit of \$50.00 (est.) with North MS Utility Company which stands against outstanding balance	J	0.00
		deposit of \$75.00 (est.) with Atmos Energy which stands against outstanding balance	J	0.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods (video, stereo, & computer items are worth less than \$200)	J	4,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		miscellaneous prints, vases, decorative plates, candles, mirrors, CDs, DVDs, etc. (all items worth less than \$200)	J	600.00
6. Wearing apparel.		personal clothing	H	250.00
		personal clothing	W	350.00
7. Furs and jewelry.		2 watches	H	100.00
		miscellaneous items of jewelry (all items worth less than \$200)	W	375.00
		wedding set	W	100.00

Sub-Total > **9,544.00**
(Total of this page)

4 continuation sheets attached to the Schedule of Personal Property

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Universal Life Insurance through Jackson National Life Insurance Company	H	2,750.00
		Allstate Life Insurance	H	376.00
		Allstate Life Insurance	H	428.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		PERS (spendthrift trust & not an asset of the estate)	W	25,614.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% interest in Delta Products Tree Service, LLC (defunct limited liability company)	H	0.00
		100% interest in MS Right of Way Professionals, LLC per court order (defunct limited liability company)	H	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Sub-Total > **29,168.00**
(Total of this page)

Sheet **1** of **4** continuation sheets attached to the Schedule of Personal Property

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		2013 federal income tax refund, if any, and pro rata portion of 2014 federal income tax refund, if any	J	Unknown
		2013 state income tax refund, if any, and pro rata portion of 2014 state income tax refund, if any	J	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1997 International 4600 Bucket Truck used for business	H	4,000.00
		1998 International 4600 Bucket Truck used for business	H	6,000.00
		2001 Chevrolet 3500 Dually Pick up Truck (with over 150,000 miles) (used for business & in fair condition) work truck w/ flatbed	H	2,800.00
		2001 Ford Mustang (with over 125,000 miles)	H	1,200.00
		2006 Chevrolet Corvette (with over 50,000 miles)	J	17,000.00
		2005 Chevrolet 6500 Dump Truck	J	8,500.00

Sub-Total > **39,500.00**
(Total of this page)

Sheet **2** of **4** continuation sheets attached to the Schedule of Personal Property

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		2005 Ford F250 Pick up (over 270,000 miles) (with over 280,000 miles) used for business	J	9,900.00
		2006 Chevrolet Malibu (with over 240,000 miles) (used for business)	J	2,000.00
		(1) Lowboy Trailer	H	700.00
		(1) Utility Trailer	H	500.00
		2004 Nissan Maxima (with over 150,000 miles)	H	1,180.00
		2003 Toyota Pickup (over 180,000 miles)	H	4,000.00
		2006 GMC Sierra (over 200,000 miles)	H	4,500.00
		2000 Ford F750 Bucket Truck	H	7,500.00
		1993 International Dump Truck	H	3,000.00
		1995 GMC Bucket Truck	H	4,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		2 Monitors, Computers 1 printer/copier 3 office phones, 3 desks, 2 Cordenzas, 10 Chairs. 1 Conference table, 2 File cabinets, 1 Couch & loveseat, wall clock, 8 pictures, 1 typewriter, 1 adding machine 2 desk calculators, 3 artificial plants	H	200.00
29. Machinery, fixtures, equipment, and supplies used in business.		2008 Skid Steerer (used for approximately 10,200 hours)	H	5,000.00
		2005 Skid Steerer (used for approximately 6,500 hours)	H	5,000.00
		2005 Vermeer Stump Grinder	H	3,500.00
		2008 John Deere Tractor	J	4,000.00
		2008 Polaris Ranger Crew UTV	J	2,400.00
30. Inventory.	X			
31. Animals.	X			

Sub-Total > **57,880.00**
(Total of this page)

Sheet **3** of **4** continuation sheets attached to the Schedule of Personal Property

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sheet **4** of **4** continuation sheets attached to the Schedule of Personal Property

Sub-Total > **0.00**
(Total of this page)
Total > **136,092.00**

(Report also on Summary of Schedules)

In re **James Bailey,
Gwendolyn J Bailey**Case No. **14-13318**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u>			
2641 Garden Gate Dr., Hernando, MS	Miss. Code Ann. § 85-3-21	75,000.00	230,000.00
<u>Cash on Hand</u>			
Cash on hand	Miss. Code Ann. § 85-3-1(a)	50.00	50.00
<u>Household Goods and Furnishings</u>			
Household goods (video, stereo, & computer items are worth less than \$200)	Miss. Code Ann. § 85-3-1(a)	4,000.00	4,000.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
miscellaneous prints, vases, decorative plates, candles, mirrors, CDs, DVDs, etc. (all items worth less than \$200)	Miss. Code Ann. § 85-3-1(a)	600.00	600.00
<u>Wearing Apparel</u>			
personal clothing	Miss. Code Ann. § 85-3-23	250.00	250.00
personal clothing	Miss. Code Ann. § 85-3-1(a) Miss. Code Ann. § 85-3-23	100.00 250.00	350.00
<u>Furs and Jewelry</u>			
2 watches	Miss. Code Ann. § 85-3-1(a)	100.00	100.00
miscellaneous items of jewelry (all items worth less than \$200)	Miss. Code Ann. § 85-3-1(a)	375.00	375.00
wedding set	Miss. Code Ann. § 85-3-1(a)	100.00	100.00
<u>Interests in Insurance Policies</u>			
Universal Life Insurance through Jackson National Life Insurance Company	Miss. Code Ann. § 85-3-11	2,750.00	2,750.00
Allstate Life Insurance	Miss. Code Ann. § 85-3-11	100%	376.00
Allstate Life Insurance	Miss. Code Ann. § 85-3-11	100%	428.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
PERS (spendthrift trust & not an asset of the estate)	Miss. Code Ann. § 85-3-1(e) 100% of retirement is exempt if value is greater, the excess is exempt also.	100%	25,614.00
<u>Other Contingent and Unliquidated Claims of Every Nature</u>			
2013 federal income tax refund, if any, and pro rata portion of 2014 federal income tax refund, if any	Miss. Code Ann. § 85-3-1(j)	10,000.00	Unknown
2013 state income tax refund, if any, and pro rata portion of 2014 state income tax refund, if any	Miss. Code Ann. § 85-3-1(k)	10,000.00	Unknown

In re **James Bailey,
Gwendolyn J Bailey**

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Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1997 International 4600 Bucket Truck used for business	Miss. Code Ann. § 85-3-1(a)	0.00	4,000.00
1998 International 4600 Bucket Truck used for business	Miss. Code Ann. § 85-3-1(a)	0.00	6,000.00
2001 Chevrolet 3500 Dually Pick up Truck (with over 150,000 miles) (used for business & in fair condition) work truck w/ flatbed	Miss. Code Ann. § 85-3-1(a)	0.00	2,800.00
2006 Chevrolet Corvette (with over 50,000 miles)	Miss. Code Ann. § 85-3-1(a)	8,986.58	17,000.00
2005 Chevrolet 6500 Dump Truck	Miss. Code Ann. § 85-3-1(a)	2,665.55	8,500.00
2005 Ford F250 Pick up (over 270,000 miles) (with over 280,000 miles) used for business	Miss. Code Ann. § 85-3-1(a)	0.00	9,900.00
2006 Chevrolet Malibu (with over 240,000 miles) (used for business)	Miss. Code Ann. § 85-3-1(a)	900.00	2,000.00
1993 International Dump Truck	Miss. Code Ann. § 85-3-1(a)	2,122.87	3,000.00
<u>Machinery, Fixtures, Equipment and Supplies Used in Business</u>			
2005 Skid Steerer (used for approximately 6,500 hours)	Miss. Code Ann. § 85-3-1(a)	0.00	5,000.00
2005 Vermeer Stump Grinder	Miss. Code Ann. § 85-3-1(a)	0.00	3,500.00

In re **James Bailey,
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Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D	W I F E	J O I N T	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		Husband, Wife, Joint, or Community							
Account No.		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Caterpillar Financial P.O. Box 340001 Nashville, TN 37203	J	2008 Skid Steerer (used for approximately 10,200 hours)						20,000.00	15,000.00
		Value \$ 5,000.00							
Watkins & Eager P.O. Box 650 Jackson, MS 39205		Representing: Caterpillar Financial						Notice Only	
		Value \$							
Caterpillar Financial P.O. Box 340001 Nashville, TN 37203	J	2005 Skid Steerer (used for approximately 6,500 hours)						2,800.00	0.00
		Value \$ 5,000.00							
Watkins & Eager P.O. Box 650 Jackson, MS 39205		Representing: Caterpillar Financial						Notice Only	
		Value \$							
Subtotal (Total of this page)								22,800.00	15,000.00

3 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 6901			11/2/2005					
First Tennessee Bank, National Assoc. c/o T Frank Collins Collins & Associates, PLLC 100 Webster Circle, Suite 2 Madison, MS 39110		H	Auto Lien 2005 Chevrolet 6500 Dump Truck					
			Value \$ 8,500.00				5,834.45	0.00
Account No. 6926			12/6/2007					
First Tennessee Bank, National Assoc. c/o T Frank Collins Collins & Associates, PLLC 100 Webster Circle, Suite 2 Madison, MS 39110		H	PM Auto Lien 2004 Nissan Maxima (with over 150,000 miles)					
			Value \$ 1,180.00				1,040.96	0.00
Account No. 3146			First Mortgage					
Green Tree Servicing, LLC Bankruptcy Department P.O. Box 6154 Rapid City, SD 57709-6154		H	2641 Garden Gate Dr., Hernando, MS					
			Value \$ 230,000.00				205,000.00	0.00
Account No.			Purchase Money Lien					
Insolve Recovery P.O. Box 103104 Roswell, GA 30076		J	2008 Polaris Ranger Crew UTV					
			Value \$ 2,400.00				2,400.00	0.00
Account No.			Representing: Insolve Recovery				Notice Only	
GE Money Bank P. O. Box 103104 Roswell, GA 30076								
			Value \$					
Subtotal (Total of this page)							214,275.41	0.00

Sheet **1** of **3** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.			Purchase Money Lien					
John Deere Credit P.O. Box 4450 Carol Stream, IL 60197-4450		J	2008 John Deere Tractor					
			Value \$ 4,000.00				8,773.62	4,773.62
Account No. x5210			8/23/2006					
JP Morgan Chase Bank Chase Auto Finance P.O. Box 901032 Fort Worth, TX 76101-2032		H	Auto Lien 2006 Chevrolet Malibu (with over 240,000 miles) (used for business)					
			Value \$ 2,000.00				1,100.00	0.00
Account No.			2005 Vermeer Stump Grinder					
Key Equipment Finance P.O. Box 74713 Cleveland, OH 44194		J						
			Value \$ 3,500.00				2,000.00	0.00
Account No.			Auto Lien					
Regions Bank P.O. Box 10063 Birmingham, AL 35202-0063		J	2005 Ford F250 Pick up (over 270,000 miles) (with over 280,000 miles) used for business					
			Value \$ 9,900.00				5,400.00	0.00
Account No.			Auto Lien					
Title Max 4811 Goodman Road Olive Branch, MS 38654		J	2001 Ford Mustang (with over 125,000 miles)					
			Value \$ 1,200.00				850.00	0.00
Subtotal (Total of this page)							18,123.62	4,773.62

Sheet **2** of **3** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No.							
Title Max 15 Bull Street Suite 200 Savannah, GA 31401			Representing: Title Max			Notice Only	
			Value \$				
Account No. 8626			Auto Lien				
Wells Fargo Financial _ Tennessee 435 Ford Road, Suite 300 Minneapolis, MN 55426-1063		J	2006 Chevrolet Corvette (with over 50,000 miles)				
			Value \$ 17,000.00			8,013.42	0.00
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Subtotal (Total of this page)						8,013.42	0.00
Total (Report on Summary of Schedules)						263,212.45	19,773.62

Sheet **3** of **3** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			2005					
Arkansas State Tax Commission Department of Finance & Administration 1509 West 7th Street Little Rock, AR 72201		J	back taxes					Unknown
							Unknown	Unknown
Account No. xxx-xx-3007			2005 & 2006					
Internal Revenue Service Centralized Solvency Operations P.O. Box 7346 Philadelphia, PA 19114		J	1040 back taxes (note est of \$26,000.00 as secured)					108,000.00
							109,500.00	1,500.00
Account No.								
US Atty, ND of MS (rep) IRS 900 Jefferson Avenue Oxford, MS 38655			Representing: Internal Revenue Service				Notice Only	
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

108,000.00
1,500.00

Total
(Report on Summary of Schedules)

108,000.00
1,500.00

B6F (Official Form 6F) (12/07)

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H U S B A N D W I F E J O I N T C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. American Express P.O. Box 297871 Ft Lauderdale, FL 33329-7871	J	Credit Card Purchases				8,958.06
Account No. Beckett & Lee, LLP P.O. Box 3001 Malvern, PA 19355-0701		Representing: American Express				Notice Only
Account No. American InfoSource agent for T Mobile P O Box 248848 Oklahoma City, OK 73124	J	cellular telephone services			X	88.59
Account No. Arkansas Dept. of Higher Education Campus Partners P.O. Box N. 2901 Winston Salem, NC 27102	W	student loan / deferred				2,500.00
<div style="display: flex; justify-content: space-between;"> <u>6</u> continuation sheets attached <div style="text-align: right;"> Subtotal (Total of this page) </div> </div>						11,546.65

B6F (Official Form 6F) (12/07) - Cont.

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. xxxx xxxxxxxxxxx0053		H	telephone services				2,000.00	
AT&T Attn: Bankruptcy P O Box 769 Arlington, TX 76004								
Account No.		J	credit card purchases				18,915.50	
Bank of America NC4-105-03-14 4161 Peidmont Parkway Greensboro, NC 27410								
Account No.			Representing: Bank of America				Notice Only	
East Bay Funding, LLC c/o Resurgent Capital Services P.O. Box 288 Greenville, SC 29603								
Account No.		H	telephone services				705.02	
Bellsouth Telecommunications, Inc. % AT&T Services, Inc. Karen A Cavagnaro - Lead Paralegal One AT&T Way, Room 3A104 Bedminster, NJ 07921								
Account No.		H	medical services				275.30	
BMH Desoto P.O. Box 415000 Nashville, TN 37241								
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	21,895.82

B6F (Official Form 6F) (12/07) - Cont.

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Medical Financial Services, Inc. 6555 Quince Road Suite 100 Memphis, TN 38119		Representing: BMH Desoto				Notice Only
Account No.		credit card purchases				
Chase Bank One P. O. Box 94014 Palatine, IL 60094-4014	J					2,000.00
Account No.		credit card purchases				
Chase Bank One P. O. Box 94014 Palatine, IL 60094-4014	J					21,016.52
Account No.						
Resurgent Capital Services fka Roundup Funding, LLC P.O. Box 288 Greenville, SC 29602-0288		Representing: Chase Bank One				Notice Only
Account No.		credit card purchases				
Chase Bank One P. O. Box 94014 Palatine, IL 60094-4014	J					15,340.19
Sheet no. 2 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						38,356.71

B6F (Official Form 6F) (12/07) - Cont.

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						Notice Only
Resurgent Capital Services fka Roundup Funding, LLC P.O. Box 288 Greenville, SC 29602-0288		Representing: Chase Bank One				
Account No.		credit card purchases				35.79
CitiBank USA NA Home Depot Cred Srvc PO Box 6405 Sioux Falls, SD 57117	J					
Account No.		Representing: CitiBank USA NA				Notice Only
Portfolio Recovery Associates, LLC P.O. Box 12914 Norfolk, VA 23541						
Account No.		utility services			X	2,500.00
Comcast Cable 600 Galleria Pkwy SE Atlanta, GA 30339	H					
Account No.		student loan				11,000.00
ECMC P.O. Box 16478 Saint Paul, MN 55116-0478	W					
Sheet no. 3 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						13,535.79

B6F (Official Form 6F) (12/07) - Cont.

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No.						Notice Only
Citibank (South Dakota), N.A. P.O. Box 6191 Sioux Falls, SD 57117-6161						
Account No. xx4665		H				8,300.00
Global Rental Co, Inc. 33 Inverness Center Parkway Suite 250 Birmingham, AL 35242						
Account No.		J	2007 Cadillac Escalade			249.26
GMAC P.O. Box 380901 Bloomington, MN 55438-0901						
Account No.		J	collection account			471.43
HRRG P.O. Box 189053 Plantation, FL 33318-9053						
Account No.		H	judgment / disputed amount as atty's fees portion of claim is unreasonable.		X	120,000.00
Kendrick Sales et. al. c/o William B Ryan, Donati Law, PLLC 1545 Union Ave. Memphis, TN 38104						
Sheet no. 4 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						129,020.69

B6F (Official Form 6F) (12/07) - Cont.

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.	J	deficiency after sale of collateral				3,000.00
Regions Bank P.O. Box 10063 Birmingham, AL 35202-0063						
Account No.	H	insurance premiums				3,600.00
RMS 260 E. Wentworth Saint Paul, MN 55118						
Account No. xxxxxxxx-xxx-6575	H	medical services				471.43
SE Emergency Physicians P.O. Box 12907 Norfolk, VA 23541						
Account No.		Representing: SE Emergency Physicians				Notice Only
HRRG P.O. Box 189053 Plantation, FL 33318-9053						
Account No.	J					8,000.00
Southern Bancorp P.O. Box 2507 425 Plaza West Helena, AR 72390						
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						15,071.43

B6F (Official Form 6F) (12/07) - Cont.

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
The Stroud Law Firm PC 5779 Getwell Rd Southaven, MS 38672	J					Unknown
Account No.		credit card purchases				
Wells Fargo Financial Bank Attn: Remittance P.O. Box 14487 Des Moines, IA 50306	J					2,003.61
Account No.		credit card purchases				
Zales Credit Union Processing Center Des Moines, IA 50364-0001	J					2,042.49
Account No.		Representing: Zales Credit Union				Notice Only
Portfolio Recovery Associates P.O. Box 12914 Norfolk, VA 23541						
Account No.						
Sheet no. 6 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						4,046.10
						Total (Report on Summary of Schedules)
						233,473.19

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **James Bailey,
Gwendolyn J Bailey**

Case No. **14-13318**

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 James Bailey

Debtor 2 Gwendolyn J Bailey
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF MISSISSIPPI

Case number 14-13318
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

		Debtor 1	Debtor 2 or non-filing spouse
<p>1. Fill in your employment information.</p> <p>If you have more than one job, attach a separate page with information about additional employers.</p> <p>Include part-time, seasonal, or self-employed work.</p> <p>Occupation may include student or homemaker, if it applies.</p>	Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
	Occupation	<u>Self Employed</u>	<u>Teacher</u>
	Employer's name	<u>self employed</u>	<u>Tate County School District</u>
	Employer's address		<u>107 Court Street</u> <u>Senatobia, MS 38668</u>
	How long employed there?		<u>1 month</u>

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>3,348.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>3,348.00</u>

Debtor 1 **James Bailey**
Debtor 2 **Gwendolyn J Bailey**

Case number (if known) **14-13318**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 3,348.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 623.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 301.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 15.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: PERS	5h.+ \$ 0.00	+ \$ 237.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 1,176.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 2,172.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 6,040.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify:	8h.+ \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 6,040.00	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 6,040.00 + \$ 2,172.00 = \$ 8,212.00	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify:		
	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and <i>Related Data</i> , if it applies		12. \$ 8,212.00 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1 James Bailey

Debtor 2 Gwendolyn J Bailey
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF MISSISSIPPI

Case number 14-13318
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Granddaughter

5

☐ No

☒ Yes

Granddaughter

10

☐ No

☒ Yes

Daughter

22

☐ No

☒ Yes

Daughter

30

☐ No

☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,641.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **James Bailey**
Debtor 2 **Gwendolyn J Bailey**

Case number (if known) **14-13318**

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	<u>235.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>45.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>617.00</u>
6d. Other. Specify: _____	6d. \$	<u>0.00</u>
7. Food and housekeeping supplies	7. \$	<u>1,300.00</u>
8. Childcare and children's education costs	8. \$	<u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$	<u>320.00</u>
10. Personal care products and services	10. \$	<u>200.00</u>
11. Medical and dental expenses	11. \$	<u>150.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>300.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	<u>100.00</u>
14. Charitable contributions and religious donations	14. \$	<u>108.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<u>91.00</u>
15b. Health insurance	15b. \$	<u>725.00</u>
15c. Vehicle insurance	15c. \$	<u>350.00</u>
15d. Other insurance. Specify: _____	15d. \$	<u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>auto tags</u>		
	16. \$	<u>30.00</u>
Specify: <u>Income taxes (est at \$2400 annually)</u>	\$	<u>200.00</u>
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	<u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>
17c. Other. Specify: _____	17c. \$	<u>0.00</u>
17d. Other. Specify: _____	17d. \$	<u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).		
	18. \$	<u>0.00</u>
19. Other payments you make to support others who do not live with you.		
Specify: _____	19.	<u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	<u>0.00</u>
20b. Real estate taxes	20b. \$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>
21. Other: Specify: <u>hair cuts, school supplies, misc expenses</u>	21. +\$	<u>150.00</u>
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$	<div style="border: 1px solid black; padding: 2px;"><u>6,662.00</u></div>
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$	<u>8,212.00</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$	<u>6,662.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<div style="border: 1px solid black; padding: 2px;"><u>1,550.00</u></div>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: <div style="border: 1px solid black; height: 20px; width: 100%;"></div>		

United States Bankruptcy Court
Northern District of Mississippi

In re **James Bailey**
Gwendolyn J Bailey

Debtor(s)

Case No. **14-13318**

Chapter **13**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 29 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **October 3, 2014**

Signature **/s/ James Bailey**
James Bailey
 Debtor

Date **October 3, 2014**

Signature **/s/ Gwendolyn J Bailey**
Gwendolyn J Bailey
 Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
 18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Northern District of Mississippi**

In re **James Bailey
Gwendolyn J Bailey**

Debtor(s)

Case No. **14-13318**
Chapter **13**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$270,000.00	2014 YTD: Husband Gross Business Income (est.)
\$800,000.00	2013: Husband Gross Business Income (est.)
\$828,295.00	2012: Husband Gross Business Income
\$3,348.00	2014 YTD: Wife Wages
\$37,000.00	2013: Wife Wages (est.)
\$36,971.00	2012: Wife Wages

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2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$1,000.00	2013: misc. tax credit
\$920.00	2012: misc. tax credit

3. Payments to creditors

None ☒ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
none other than regular monthly payments to scheduled creditors		\$0.00	\$0.00

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Kendrick D Sales, et al v. James Bailey et al / 2:15-cv-00056-SA	civil action / Fair Labor Standards Act claim	U S District Court for Northern District of Mississippi	Judgment Granted

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Church of Christ Hernando, MS 38632		over last 12 months	tithes; \$1,300.00 (est.)

8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
mobile home loss in Helena AR in which debtor had a 1/10 interest)	fire; no insurance coverage	2/2014

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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Gambrell & Associates, PLLC 101 Ricky D Britt Sr Blvd. Suite 3 Oxford, MS 38655	8/15/2014	\$1,810.00, of which \$310.00 was for court costs
DebtorCC 001 Debtorcc, Inc. 372 Summit Avenue Jersey City, NJ 07306	9/4/2014	\$9.95

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
unknown individual	8/2014	(1) utility trailer; \$400.00

none

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Robert Bailey 5601 Kaitlyn Dr Walls, MS 38680	2014 Chevy Silverado 2500 PU / \$31000	556 Whitfield Dr, Hernando, MS
Ashley Bailey 2641 Garden Gate Drive Hernando, MS 38632	2013 GMC Sierra 1500 / \$25,000	556 Whitfield Drive, Hernando, MS

15. Prior address of debtor

- None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
None <input checked="" type="checkbox"/>	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.		

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None
☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Delta Products Tree Service, LLC	71-0626082	2641 Garden Gate Dr. Hernando, MS 38632	tree service and right of way clearing	1992 to present
MS Right of Way		556 Whitfield Dr Hernando, MS 38632	supplied labor to other businesses of the Debtors Note: Debtor disputed that he was an owner, but the US Dist Court ruled that the Debtor was the owner of company	01/2011 thru 06/2014

None
☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

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19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS
Griffith CPA Firm PLLC
7165 Getwell Rd.Bldg D
Southaven, MS 38672-9519

DATES SERVICES RENDERED
2011 to present

- None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
James Bailey	2641 Garden Gate Dr. Hernando, MS 38632

- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

21 . Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

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- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

- None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date <u>October 3, 2014</u>	Signature <u>/s/ James Bailey</u> James Bailey Debtor
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Date <u>October 3, 2014</u>	Signature <u>/s/ Gwendolyn J Bailey</u> Gwendolyn J Bailey Joint Debtor
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Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Northern District of Mississippi

In re **James Bailey**
Gwendolyn J Bailey

Debtor(s)

Case No. **14-13318**
Chapter **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>hourly</u>
Prior to the filing of this statement I have received	\$	<u>1,810.00</u>
Balance Due	\$	<u>hourly</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☐ Debtor ☒ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Representation of the debtor in motions to modify the plan, motions to suspend the plan payments, objections to claims, motions to avoid liens, motions to lift stay filed by creditors, and motions to dismiss filed by the trustee or any creditors.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

The fee is limited to \$800.00 above the amount stated above as the total fee. If the fees and expenses at the hourly rate or \$250.00 per hour for attorney time and \$85.00 per hour for paralegal time exceeds the stated fee by more than \$800.00, then additional charges for fees and expenses will be submitted to the court for approval. This provision is placed in the the contract with the debtors Example, if the No-Look fee is \$3,200.00, then no additional fees will be charged until the time and expenses in the case excee \$4,000.00. This is done to comply with the provision that if contested matters result in the expenditure of an extraordinary amount of time, counsel may request an enhancement of the No-Look fee and Debtor will file a application requestin any additional fees along with detailed time sheet establishing the time expended resulting in the need for additional fees to compensate counsel for time and expenses exceeds the No-Look fee by more than \$800.00.

Representation of the debtors in adversary proceedings such as complaints to strip second mortgages or complaints to set aside pre-petition or post-petition taransfers are not included in the No-Look fee. Counsel will charge fees in the same hourly rate as set forth above along with expenses incurred in the handling of the Adversary Proceeding.

Actions in behalf of Debtor to recover preferential payments to judgment creditor on garnished funds, to recover damages from creditors and other parties for violation of the Automatic Stay, for mortgage lender abuses and other post-petition actions of creditors will be handled by counsel on a contingent fee basis, with counsel recovering 50% of the net recovery after payment of all expenses incurred in the litigation. Counsel will only be paid the contingency fee in cases such as these upon the approval of said fees by the Court after notification to all creditors and parties-in-interest.

In re **James Bailey**
Gwendolyn J Bailey

Debtor(s)

Case No. **14-13318**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
(Continuation Sheet)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **September 30, 2014**

/s/ Robert Gambrell

Robert Gambrell 4409

Gambrell & Associates, PLLC

101 Ricky D Britt Sr Blvd, Ste 3

Oxford, MS 38655-4236

662-281-8800 Fax: 662-202-1004

rg@ms-bankruptcy.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
Northern District of Mississippi**

In re	<u>James Bailey Gwendolyn J Bailey</u>	Debtor(s)	Case No.	<u>14-13318</u>
			Chapter	<u>13</u>

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

James Bailey
Gwendolyn J Bailey
Printed Name(s) of Debtor(s)

X	<u>/s/ James Bailey</u>	<u>October 3, 2014</u>
	Signature of Debtor	Date

Case No. (if known) 14-13318

X	<u>/s/ Gwendolyn J Bailey</u>	<u>October 3, 2014</u>
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Northern District of Mississippi**

In re	<u>James Bailey Gwendolyn J Bailey</u>	Debtor(s)	Case No.	<u>14-13318</u>
			Chapter	<u>13</u>

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date:	<u>October 3, 2014</u>	<u>/s/ James Bailey</u> James Bailey Signature of Debtor
Date:	<u>October 3, 2014</u>	<u>/s/ Gwendolyn J Bailey</u> Gwendolyn J Bailey Signature of Debtor

American Express
P.O. Box 297871
Ft Lauderdale, FL 33329-7871

American InfoSource
agent for T Mobile
P O Box 248848
Oklahoma City, OK 73124

Arkansas Dept. of Higher Education
Campus Partners
P.O. Box N. 2901
Winston Salem, NC 27102

Arkansas State Tax Commission
Department of Finance & Administration
1509 West 7th Street
Little Rock, AR 72201

AT&T
Attn: Bankruptcy
P O Box 769
Arlington, TX 76004

Bank of America
NC4-105-03-14
4161 Peidmont Parkway
Greensboro, NC 27410

Beckett & Lee, LLP
P.O. Box 3001
Malvern, PA 19355-0701

Bellsouth Telecommunications, Inc.
% AT&T Services, Inc.
Karen A Cavagnaro - Lead Paralegal
One AT&T Way, Room 3A104
Bedminster, NJ 07921

BMH Desoto
P.O. Box 415000
Nashville, TN 37241

Caterpillar Financial
P.O. Box 340001
Nashville, TN 37203

Chase Bank One
P. O. Box 94014
Palatine, IL 60094-4014

Citibank (South Dakota), N.A.
P.O. Box 6191
Sioux Falls, SD 57117-6161

CitiBank USA NA
Home Depot Cred Srvc
PO Box 6405
Sioux Falls, SD 57117

Comcast Cable
600 Galleria Pkwy SE
Atlanta, GA 30339

East Bay Funding, LLC
c/o Resurgent Capital Services
P.O. Box 288
Greenville, SC 29603

ECMC
P.O. Box 16478
Saint Paul, MN 55116-0478

First Tennessee Bank, National Assoc.
c/o T Frank Collins
Collins & Associates, PLLC
100 Webster Circle, Suite 2
Madison, MS 39110

GE Money Bank
P. O. Box 103104
Roswell, GA 30076

Global Rental Co, Inc.
33 Inverness Center Parkway
Suite 250
Birmingham, AL 35242

GMAC
P.O. Box 380901
Bloomington, MN 55438-0901

Green Tree Servicing, LLC
Bankruptcy Department
P.O. Box 6154
Rapid City, SD 57709-6154

HRRG
P.O. Box 189053
Plantation, FL 33318-9053

Insolve Recovery
P.O. Box 103104
Roswell, GA 30076

Internal Revenue Service
Centralized Solvency Operations
P.O. Box 7346
Philadelphia, PA 19114

John Deere Credit
P.O. Box 4450
Carol Stream, IL 60197-4450

JP Morgan Chase Bank
Chase Auto Finance
P.O. Box 901032
Fort Worth, TX 76101-2032

Kendrick Sales et. al.
c/o William B Ryan, Donati Law, PLLC
1545 Union Ave.
Memphis, TN 38104

Key Equipment Finance
P.O. Box 74713
Cleveland, OH 44194

Medical Financial Services, Inc.
6555 Quince Road Suite 100
Memphis, TN 38119

Portfolio Recovery Associates
P.O. Box 12914
Norfolk, VA 23541

Portfolio Recovery Associates, LLC
P.O. Box 12914
Norfolk, VA 23541

Regions Bank
P.O. Box 10063
Birmingham, AL 35202-0063

Resurgent Capital Services
fka Roundup Funding, LLC
P.O. Box 288
Greenville, SC 29602-0288

RMS
260 E. Wentworth
Saint Paul, MN 55118

SE Emergency Physicians
P.O. Box 12907
Norfolk, VA 23541

Southern Bancorp
P.O. Box 2507
425 Plaza
West Helena, AR 72390

The Stroud Law Firm PC
5779 Getwell Rd
Southaven, MS 38672

Title Max
4811 Goodman Road
Olive Branch, MS 38654

Title Max
15 Bull Street
Suite 200
Savannah, GA 31401

US Atty, ND of MS
(rep) IRS
900 Jefferson Avenue
Oxford, MS 38655

Watkins & Eager
P.O. Box 650
Jackson, MS 39205

Wells Fargo Financial Tennessee
435 Ford Road, Suite 300
Minneapolis, MN 55426-1063

Wells Fargo Financial Bank
Attn: Remittance
P.O. Box 14487
Des Moines, IA 50306

Zales Credit Union
Processing Center
Des Moines, IA 50364-0001